

# Exhibit 1



# **J M Judge & Associates Expert Report**

*3/4/2022*

*Hilltop Church of The  
Nazarene*

10818 University Blvd.

Tyler, TX 75707

/s/ James Maxwell Judge

BY: James Maxwell Judge

# Introduction

My name is James Maxwell Judge, Owner J.M Judge & Assoc LLC. I have been retained by Vincent Circelli of the Dugas, Cheek & Circelli Law Firm to inspect the storm damage related to wind and hail on 3/13/2019, Claim #: 1393840, Hilltop Church of The Nazarene, 10818 University Blvd., Tyler, TX 75707

To determine the following:

Inspect and opine on Causation and Damages from the Storm event, if any, and determine the most likely date of the storm if damage is found.

Please refer to attached CV for my experience (located in Attachment Section).

We were first contacted by Vincent Circelli in early 2022 regarding the property at 10818 University Blvd., Tyler, TX 75707

We inspected the property on 2/18/2022. The weather at the time of inspection was sunny and mild with some overcast throughout the day. After my inspection and review of the provided information my opinion and conclusions are as follows:

*The opinions and conclusions in this report are my own and based on my training and experience in the construction industry. Please note that my opinions are based on the information provided and my visual inspection. I reserve the right to revise or update any of the observations, assessments, conclusions and/or opinions as conditions change or additional information becomes available.*

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# Basis of Report

## **ITEMS INSPECTED**

The Hilltop Church of The Nazarene is comprised of two separate buildings.

**Building 1:** One Story Brick Veneer building: (defined as The Sanctuary)

**Building 2:** The Wood Shed at the rear of the main.

We inspected Building #1, roof, exterior elevations and interior.

We inspected Building #2, roof and exterior elevations.

**REVIEW OF WEATHER DATA FOR VICINITY, AT TIME OF LOSS** (PLEASE SEE ATTACHMENTS FOR CLEARER COPY)

## StormIntel Verify® Hail History Report

### WeatherGuidance Forensics Unit

**Report date:** 02/25/22**Claim/Reference #****Property Address:** 10818 University Blvd, Tyler, Tx 75707**Latitude:** 32.31463 **Longitude:** -95.23285**Search Period:** 01/01/19-12/31/19

Date	Time	Hail Size (in.) at Location	Maximum Hail Size (inches) Within...			
			1 mile	2 miles	3 miles	5 miles
03/13/19	02:46am	0.75	0.75	0.75	0.75	0.75
End of Data		End of Data	End of Data			

Please note: "ND" (No Data) indicates that we could not verify hail of at least 0.75 inch in diameter at the property address during the requested search period. Times indicated on the report are expressed in the local time zone and should be considered approximate. The above information is based upon the examination of ground based storm reports and/or radar indicated hail detection algorithms. If you need help interpreting the report, please contact our Forensic Weather Verification Unit for assistance. Any person(s) ordering or otherwise utilizing this report agree(s) to abide by the terms, conditions and disclaimers outlined in the Terms of Service/End User License Agreement (TOS/EULA) which can be found at [www.weatherguidance.com/eula.html](http://www.weatherguidance.com/eula.html)



## StormIntel Verify® Wind History Report

### WeatherGuidance Forensics Unit

**Report date:** 02/25/22

**Claim/Reference #**

**Property Address:** 10818 University Blvd Tyler Tx 75707

**Latitude:** 32.31463 **Longitude:** -95.23285

**Search Period:** 01/01/19-12/31/19

Date	Gust (mph) at Location	Maximum wind gusts (mph) within...			
		1 mile	2 miles	3 miles	5 miles
11/26/19	45	50	50	50	50
11/11/19	40	40	40	40	40
10/24/19	40	40	40	40	40
10/20/19	40	45	45	45	45
06/25/19	50	50	50	50	50
06/23/19	60	70	70	70	70
06/16/19	50	50	50	55	55
05/20/19	45	45	45	45	45
05/18/19	45	45	45	45	50
03/12/19	40	40	40	40	40
<b>03/09/19</b>	<b>45</b>	<b>45</b>	<b>45</b>	<b>45</b>	<b>45</b>
02/14/19	40	40	40	40	40
02/06/19	40	40	40	40	40
01/28/19	40	40	40	40	40
01/22/19	45	45	45	45	45
01/19/19	40	40	40	40	40
01/18/19	40	40	40	40	40
End of Data	End of Data	End of Data			

Please note: "ND" indicates that winds of at least 40 mph were not detected at the indicated distance. The above information is based upon the examination of ground based storm reports and/or radar indicated wind detection algorithms. Please note: radar indicated wind detection algorithms should be considered "experimental" in nature and should be used for general guidance purposes only. If you need help interpreting the report, please contact our Forensic Weather Verification Unit for assistance. Any person(s) ordering or otherwise utilizing this report agree(s) to abide by the terms, conditions and disclaimers outlined in the Terms of Service/End User License Agreement (TOS/EULA) which can be found at [www.weatherguidance.com/eula.html](http://www.weatherguidance.com/eula.html). Important: all date/time references on this report are in UTC/GMT.



**REVIEW OF SUPPORTING DOCUMENTS**

Estimate Prepared by DR Loss Consultants.

Stormintel reports for wind and hail around the reported date of loss 3/13/2019.

*The opinions and conclusions in this report are my own and based on my training and experience in the construction industry. Please note that my opinions are based on the information provided and my visual inspection. I reserve the right to revise or update any of the observations, assessments, conclusions and/or opinions as conditions change or additional information becomes available.*



## Building Description

The Hilltop Church of The Nazarene  
10818 University Blvd., Tyler, TX 75707

**Building 1:** One Story Brick Veneer building: (defined as The Main Building or Sanctuary) Made up of wood frame and drywall covered with brick veneer and Vinyl Siding. Brick Veneer was unremarkable, with a lightweight laminate asphalt composition roof and Steeple, and appurtenances common to a structure of these type. A

**Building 2:** The Wood Shed at the rear of the main building is covered with 3-tab asphalt composition shingles. Elevations were unremarkable and appurtenances common to structures of these types.

*The opinions and conclusions in this report are my own and based on my training and experience in the construction industry. Please note that my opinions are based on the information provided and my visual inspection. I reserve the right to revise or update any of the observations, assessments, conclusions and/or opinions as conditions change or additional information becomes available.*

# Evaluation, Conclusions & Repair Recommendation

## Findings & Observations

**Hail Evaluation:** Multiple recent hail penetrations consistent with the March 2019 storm event. These penetrations have damaged the Light Weight Laminate Roof system and allowed water to penetrate the roof covering. These storm created openings constitute functional damage and have shorthand life span of the roof covering and associated components.

**Wind Evaluation:** There are several temporary repairs, primarily caused by wind associated with the Storm Event. Additionally, there is substantial damage to the Vinyl Siding, fascia and soffit.

**Interior Evaluation:** Multiple ceiling stains throughout the building indicating multiple recent roof leaks.

**{Please refer to Attachment Section for photo documentation}**

## DAMAGE SUMMARY

**Hail Summary:** Hail has struck the entirety of the roof located at the address mentioned above and has damaged it to the point that it needs to be replaced, said damage has caused leaks allowing water marks and destruction to the interior.

**Wind Summary:** Damage, is evidenced by the Temporary repairs to the roof and the loose or missing Vinyl Siding, soffit and fascia.

## Conclusion:

The damage to this property is consistent with the Storm Event dated 3/13/19, to the exclusion of other potential storm events, based on my observation of the size of the impacts, the age of the impacts, the level of water penetration, and the reports of the owners.


Based on my inspection, I observed:

1. Impact damage has occurred throughout the Roof Covering.
2. The Asphalt shingles are brittle and show evidence of Scouring, Impact Damage and Wind Damage.
3. Damage is far too numerous to repair.
4. This is a storm damaged roof in need of full replacement.
5. Vinyl Siding, fascia and soffit are also damaged beyond repair and in need of replacement.

All is consistent with the storm event in question. I have further eliminated other potential causes of the damage, such as wear and tear, foot traffic, improper installation, and older storm events based on my personal observations, training, and experience. The damage did not appear consistent with any cause other than the March 2019 storm event.

**Recommendation for repair**

Replacement; See estimate attached





## ATTACHMENTS

# Exterior Elevations

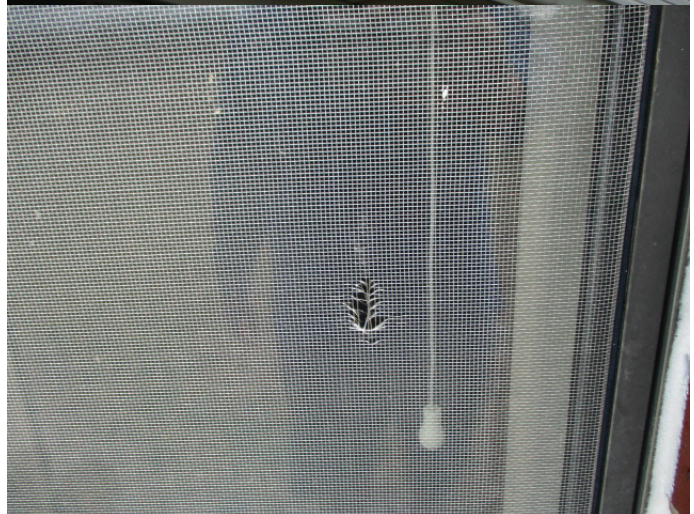


Overview



Impact Damage to Screen













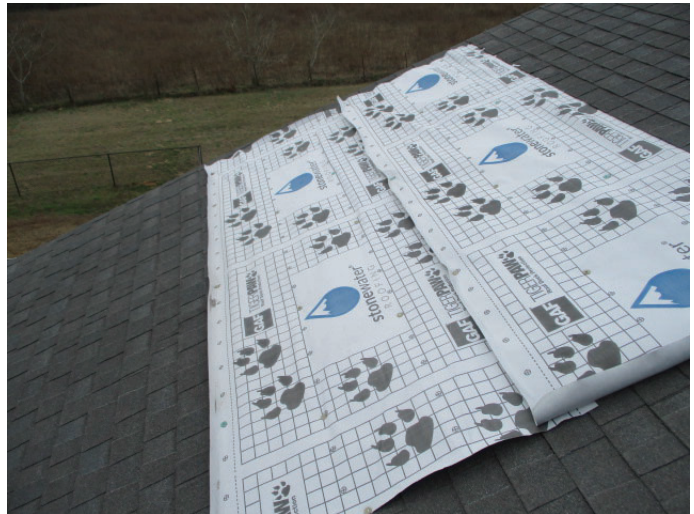
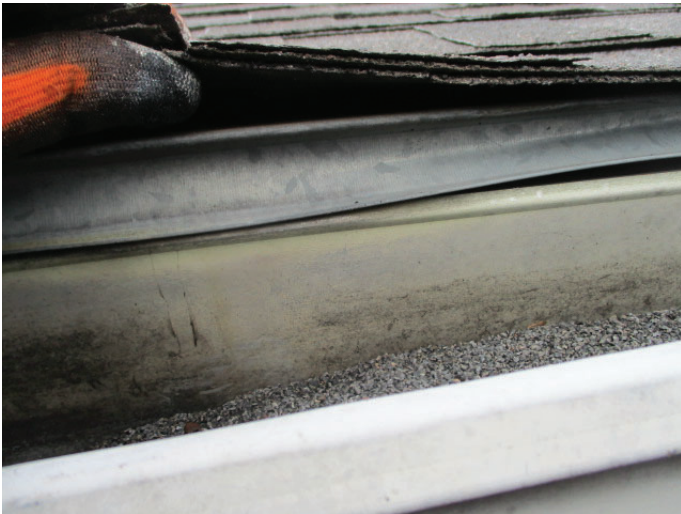
# Sample of interior damage found:







# Sample of Roof Damage











## **James Maxwell Judge**

**17176 FM 156 South STE A105**

**Justin TX, 76247**

**PHONE 817-999-8433**

**EMAIL: [jmjudgellc@gmail.com](mailto:jmjudgellc@gmail.com)**

### **AREA OF**

#### **EXPERTISE:**

Mr. Judge has over 40 years' experience in water, hail, fire and wind damage restoration of structures. His areas of expertise are reconstruction estimating, claim documentation, Mediation and insurance loss umpire/ appraisals.

#### **SERVICES:**

3D 4k walk through imaging creation, problem building investigations, thermography, reconstruction estimates, floor plan creation, expert witness and loss umpire/appraisal.

#### **EDUCATION:**

I started going to Tarrant County Junior College in 1974 taking classes in Architecture. I have a little over 60 credit hours in Architecture.

I am certified as a Mediator from UT Arlington. (2 yrs. of night courses, not just a 40 hr. basic class)

Texas All-Lines Adjusting Certification, 2019

#### **CERTIFACATIONS:**

All Lines TX Adjuster Certification, Xactimate X1 (including sketch). Scoping. Roof Diagramming. Estimating. Basic Computer Skills. Steep & Complex Roof Estimation. Insurance Appraisal Process as both an Appraiser and Umpire Texas Mediator Credentialing Association CCM, Texas Association of Mediators Candidate for Membership, Texas Department of Insurance / Texas Windstorm Insurance Assoc. Roster Mediator & Umpire, Haag Engineering Hail Damage Assessment wood & asphalt steep slope roofing. Wind Storm Property Insurance Umpire Certification 2011, Tile Roofing Institute [events@regonline.com](mailto:events@regonline.com), OSHA 10 Insurance Appraiser and Umpire Association [IAUA@wildapricot.org](mailto:IAUA@wildapricot.org)

### **PROFESSIONAL**

#### **AFFILIATIONS:**

IAUAM Member, Participant and Presenter at FPCC, TAPIA, NAPIA. Claimsite Member, Claimwizard Member and 1st of 30 companies to bring Matterport 3D imaging to the field of Insurance.

### **PROFESSIONAL**

#### **EXPERIENCE:**

General Manager and Sales Manager for Building Material Supply Co's.  
1973-1994

Current Owner/ Operator, Tide Roofing and Construction. 1994 to present.  
Provide scope of work, coordination of crews, product ordering, and  
reconstruction estimates for direct physical damage caused by hail, flood,  
wind, fire or collapse

Current Owner, J M Judge & Associates, LLC. 2016 to present.  
Problem building investigations, expert witness, claim documentation,  
content itemization, recreation of floor plans, scope of work and  
reconstruction estimates for direct physical damage caused by hail, flood,  
wind, fire or collapse.

# **Damage Summary**

See Appendage “Max’s Damage Est”



**JM Judge & Associates**

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JM Judge & Associates  
17176 FM 156 Suite #A105  
Justin, Tx 76247  
Cell: 817-999-8433  
Office: 940-648-0111  
Fax: 940-648-0175

Insured: Hilltop Church of the Nazarene  
Property: 10818 University Blvd  
Tyler, TX 75707

**Claim Number:** 1393840

**Policy Number:**

**Type of Loss:**

Date of Loss: 3/13/2019 12:00 AM  
Date Inspected:

Date Received:  
Date Entered: 2/25/2022 12:00 AM

Price List: TXTY8X\_FEB22  
Restoration/Service/Remodel  
Estimate: 2022-02-25-1127

**JM Judge & Associates**

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 17176 FM 156 Suite #A105  
 Justin, Tx 76247  
 Cell: 817-999-8433  
 Office: 940-648-0111  
 Fax: 940-648-0175

2022-02-25-1127

**Coverage A: Dwelling****Roof**

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<b>Roof Covering System</b>							
1. Remove Laminated - comp. shingle rfg. - w/ felt	246.06 SQ		98.82	0.00	2,808.46	9,726.26	36,850.37
2a. Remove Sheathing - OSB - 5/8"	192.00 SF		1.09	0.00	24.18	83.71	317.17
2b. Sheathing - OSB - 5/8"	192.00 SF		0.00	2.76	61.21	211.97	803.10
3. Roofing felt - 30 lb.	270.67 SQ		0.00	28.17	880.66	3,049.91	11,555.34
4. Laminated - comp. shingle rfg. - w/out felt	271.00 SQ		0.00	198.75	6,220.97	21,544.50	81,626.72
5a. Remove Ridge cap - High profile - composition shingles	501.00 LF		1.92	0.00	111.10	384.77	1,457.79
5b. Ridge cap - High profile - composition shingles	501.00 LF		0.00	6.14	355.29	1,230.46	4,661.89
<i>When using 3-tab field shingles as the Hip &amp; Ridge, they are often fabricated from the same material. However, the similarities stop there. They are cut fastened and applied less efficiently than the field shingles. Additionally in the "Xactimate Price List Item: RFG-RIDGE" says you only have 88 lineal feet of yield per 1 square (100 square feet) of 3-tab field shingles. So, 100 square feet of field equals only 88 lineal feet of Hip &amp; Ridge. Including Hip &amp; Ridge in the field shingle calculation is a mistake. Hip &amp; Ridge should always be listed separately from field shingles.</i>							
6. Asphalt starter - universal starter course	1,234.00 LF		0.00	1.50	213.79	740.40	2,805.19
<i>IKO Shingle Application Instructions (and other manufacturers):        Shingles must be applied properly. We assume no responsibility for leaks or defects resulting from a poor application...        Starter Course:        If 3-tab shingles are used as starters, you must cut off the tabs along a line level with the top of the cut outs, and install the starter course with the factory applied sealant adjacent to the eaves overhanging the rake edges and eaves...        As you can see, when using 3-tab field shingles, there's a lost efficiency when fabricating and installing them for use as a starter. It's a mistake to include starters in the calculation of field shingles. Starters are a distinctly different item from 3-tab field shingles. Starters should always be itemized separately from field shingles.</i>							
7a. Remove Drip edge	1,234.00 LF		0.64	0.00	91.22	315.90	1,196.88
7b. Drip edge	1,234.00 LF		0.00	2.22	316.41	1,095.79	4,151.68
<i>You can't properly install underlayment beneath the drip edge along the gable rake without removing the existing drip edge. R905.2.8.5 Drip edge.        "A drip edge shall be provided at eaves and gables of shingle roofs. Adjacent pieces of drip edge shall be overlapped a minimum of 2 inches (51 mm). Drip edges shall extend a minimum of 0.25 inch (6.4 mm) below the roof sheathing and extend up the roof deck a minimum of 2 inches (51 mm). Drip edges shall be mechanically fastened to the roof deck at a maximum of 12 inches (305 mm) o.c. with fasteners as specified in Section R905.2.5. Underlayment shall be installed over the drip edge along eaves and under the underlayment on gables. Unless specified differently by the shingle manufacturer, shingles are permitted to be flush with the drip edge.</i>							
8. Caulking - acrylic	1,234.00 LF		0.00	3.02	430.43	1,490.67	5,647.78

**JM Judge & Associates**

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 17176 FM 156 Suite #A105  
 Justin, Tx 76247  
 Cell: 817-999-8433  
 Office: 940-648-0111  
 Fax: 940-648-0175

**CONTINUED - Roof**

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<i>R905.2.8.6 Drip edge. Provide drip edge at eaves and gables of shingle roofs. Overlap to be a minimum of 3 inches (76 mm). Eave drip edges shall extend 1/2 inch (13 mm) below sheathing and extend back on the roof a minimum of 2 inches (51 mm). Drip edge at eaves shall be permitted to be installed either over or under the underlayment. If installed over the underlayment, there shall be a minimum 4 inch (51 mm) width of roof cement installed over the drip edge flange. Drip edge shall be mechanically fastened a maximum of 12 inches (305 mm) on center. Where the basic wind speed per Figure R301.2 (4) is 110 mph (49 m/s) or greater or the mean roof height exceeds 33 feet (10 058 mm), drip edges shall be mechanically fastened a maximum of 4 inches (102 mm) on center.</i>							
9. Paint trim - one coat	1,234.00 LF		0.00	1.22	173.88	602.19	2,281.55
10. Remove Additional charge for steep roof - 7/12 to 9/12 slope	246.06 SQ		27.24	0.00	774.16	2,681.07	10,157.90
11. Additional charge for steep roof - 7/12 to 9/12 slope	270.67 SQ		0.00	31.36	980.39	3,395.28	12,863.88
12. Remove Additional charge for high roof (2 stories or greater)	87.90 SQ		10.30	0.00	104.57	362.15	1,372.09
13. Additional charge for high roof (2 stories or greater)	101.09 SQ		0.00	21.94	256.17	887.17	3,361.25
<b>Roof Appurtenances</b>							
14a. Remove Roof vent - turbine type	9.00 EA		17.51	0.00	18.20	63.04	238.83
14b. Roof vent - turbine type	9.00 EA		0.00	101.13	105.13	364.07	1,379.37
15a. Remove Roof vent - turtle type - Metal	13.00 EA		17.51	0.00	26.29	91.05	344.97
15b. Roof vent - turtle type - Metal	13.00 EA		0.00	46.04	69.13	239.41	907.06
16a. Remove Flashing - pipe jack	10.00 EA		13.72	0.00	15.85	54.88	207.93
16b. Flashing - pipe jack	10.00 EA		0.00	36.27	41.89	145.09	549.68
17. Prime & paint roof jack	10.00 EA		0.00	42.29	48.85	169.17	640.92
18a. Remove Chimney flashing - average (32" x 36")	1.00 EA		36.54	0.00	4.21	14.62	55.37
18b. Chimney flashing - average (32" x 36")	1.00 EA		0.00	303.26	35.03	121.31	459.60
For steeple							
19. Steeple - fiberglass or aluminum - complex - 20'-40' tall	1.00 EA		0.00	26,606.98	3,073.11	10,642.80	40,322.89
20. Detach & Reset Exterior light fixture	1.00 EA	72.55	0.00	0.00	8.39	29.02	109.96
21a. Remove Flashing - L flashing - galvanized	404.00 LF		1.14	0.00	53.20	184.22	697.98
21b. Flashing - L flashing - galvanized	404.00 LF		0.00	3.26	152.12	526.82	1,995.98
22a. Remove Valley metal	130.00 LF		1.14	0.00	17.12	59.28	224.60
22b. Valley metal	130.00 LF		0.00	4.53	68.01	235.57	892.48
23a. Remove Gutter / downspout - aluminum - up to 5"	976.00 LF		0.98	0.00	110.47	382.59	1,449.54

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**CONTINUED - Roof**

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
23b. Gutter / downspout - aluminum - up to 5"	976.00 LF		0.00	6.61	745.14	2,580.54	9,777.04
Totals: Roof					18,395.03	63,705.68	241,364.78

**Exterior Elevations****Front**

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
24a. Remove Window screen, 1 - 9 SF	8.00 EA		4.03	0.00	3.72	12.90	48.86
24b. Window screen, 1 - 9 SF	8.00 EA		0.00	37.28	34.44	119.30	451.98
25a. Remove Wrap custom fascia with aluminum (PER LF)	192.00 LF		0.54	0.00	11.97	41.47	157.12
25b. Wrap custom fascia with aluminum (PER LF)	192.00 LF		0.00	11.70	259.46	898.56	3,404.42
26a. Remove Soffit - vinyl	192.00 SF		0.32	0.00	7.10	24.58	93.12
26b. Soffit - vinyl	192.00 SF		0.00	4.59	101.79	352.51	1,335.58
27a. Remove Siding - vinyl	937.30 SF		0.46	0.00	49.80	172.46	653.42
27b. Siding - vinyl	937.30 SF		0.00	3.54	383.24	1,327.22	5,028.50
28a. Remove Fanfold foam insulation board - 1/4"	937.30 SF		0.34	0.00	36.81	127.47	482.96
28b. Fanfold foam insulation board - 1/4"	937.30 SF		0.00	0.47	50.88	176.21	667.62
29a. Remove House wrap (air/moisture barrier)	937.30 SF		0.05	0.00	5.42	18.75	71.04
29b. House wrap (air/moisture barrier)	937.30 SF		0.00	0.27	29.23	101.23	383.53
Totals: Front					973.86	3,372.66	12,778.15

**Right**

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
30a. Remove Window screen, 1 - 9 SF	6.00 EA		4.03	0.00	2.79	9.68	36.65
30b. Window screen, 1 - 9 SF	6.00 EA		0.00	37.28	25.83	89.47	338.98
31a. Remove Wrap custom fascia with aluminum (PER LF)	356.00 LF		0.54	0.00	22.20	76.90	291.34

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**CONTINUED - Right**

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
31b. Wrap custom fascia with aluminum (PER LF)	356.00 LF		0.00	11.70	481.08	1,666.08	6,312.36
32a. Remove Soffit - vinyl	356.00 SF		0.32	0.00	13.16	45.57	172.65
32b. Soffit - vinyl	356.00 SF		0.00	4.59	188.73	653.62	2,476.39
Totals: Right					733.79	2,541.32	9,628.37

**Rear**

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
33a. Remove Window screen, 1 - 9 SF	6.00 EA		4.03	0.00	2.79	9.68	36.65
33b. Window screen, 1 - 9 SF	6.00 EA		0.00	37.28	25.83	89.47	338.98
34a. Remove Wrap custom fascia with aluminum (PER LF)	101.00 LF		0.54	0.00	6.30	21.82	82.66
34b. Wrap custom fascia with aluminum (PER LF)	101.00 LF		0.00	11.70	136.49	472.69	1,790.88
35a. Remove Soffit - vinyl	101.00 SF		0.32	0.00	3.74	12.93	48.99
35b. Soffit - vinyl	101.00 SF		0.00	4.59	53.55	185.44	702.58
36a. Remove Siding - vinyl	576.70 SF		0.46	0.00	30.65	106.11	402.04
36b. Siding - vinyl	576.70 SF		0.00	3.54	235.80	816.61	3,093.93
37a. Remove Fanfold foam insulation board - 1/4"	576.70 SF		0.34	0.00	22.65	78.43	297.16
37b. Fanfold foam insulation board - 1/4"	576.70 SF		0.00	0.47	31.30	108.42	410.77
38a. Remove House wrap (air/moisture barrier)	576.70 SF		0.05	0.00	3.33	11.54	43.71
38b. House wrap (air/moisture barrier)	576.70 SF		0.00	0.27	17.99	62.29	235.99
Totals: Rear					570.42	1,975.43	7,484.34

**Left**

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
39a. Remove Window screen, 1 - 9 SF	5.00 EA		4.03	0.00	2.32	8.06	30.53
39b. Window screen, 1 - 9 SF	5.00 EA		0.00	37.28	21.53	74.56	282.49

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 17176 FM 156 Suite #A105  
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**CONTINUED - Left**

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
40a. Remove Wrap custom fascia with aluminum (PER LF)	178.00 LF		0.54	0.00	11.10	38.45	145.67
40b. Wrap custom fascia with aluminum (PER LF)	178.00 LF		0.00	11.70	240.53	833.04	3,156.17
41a. Remove Soffit - vinyl	178.00 SF		0.32	0.00	6.58	22.78	86.32
41b. Soffit - vinyl	178.00 SF		0.00	4.59	94.36	326.81	1,238.19
Totals: Left					376.42	1,303.70	4,939.37
Total: Exterior Elevations					<b>2,654.49</b>	<b>9,193.11</b>	<b>34,830.23</b>

**Interior****Foyer/Entry**

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
42a. Remove Acoustic ceiling tile	16.00 SF		0.64	0.00	1.18	4.10	15.52
42b. Acoustic ceiling tile	16.00 SF		0.00	3.50	6.47	22.40	84.87
Totals: Foyer/Entry					7.65	26.50	100.39

**Classroom #1**

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
43a. Remove Acoustic ceiling tile	16.00 SF		0.64	0.00	1.18	4.10	15.52
43b. Acoustic ceiling tile	16.00 SF		0.00	3.50	6.47	22.40	84.87
Totals: Classroom #1					7.65	26.50	100.39

**Classroom #2**

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
44a. Remove Acoustic ceiling tile	16.00 SF		0.64	0.00	1.18	4.10	15.52
44b. Acoustic ceiling tile	16.00 SF		0.00	3.50	6.47	22.40	84.87
Totals: Classroom #2					7.65	26.50	100.39

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Total: Interior	22.95	79.50	301.17
Total: Coverage A: Dwelling	21,072.47	72,978.29	276,496.18

**Coverage B: Other Structures****Wood Shed**

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<b><u>Roof Covering System</u></b>							
45. Remove 3 tab - 25 yr. - composition shingle roofing - incl. felt	3.80 SQ		97.58	0.00	42.83	148.32	561.95
46. Roofing felt - 30 lb.	4.18 SQ		0.00	28.17	13.59	47.10	178.44
47. 3 tab - 25 yr. - comp. shingle roofing - w/out felt	4.33 SQ		0.00	183.71	91.88	318.19	1,205.53
48. Asphalt starter - universal starter course	24.00 LF		0.00	1.50	4.16	14.40	54.56
49a. Remove Drip edge	24.00 LF		0.64	0.00	1.78	6.14	23.28
49b. Drip edge	24.00 LF		0.00	2.22	6.16	21.31	80.75
50. Caulking - acrylic	24.00 LF		0.00	3.02	8.37	28.99	109.84
Totals: Wood Shed					168.77	584.45	2,214.35

**Fence**

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
51. Specialty Items (Bid Item)	1.00 EA		0.00	0.00	0.00	0.00	0.00
Totals: Fence					0.00	0.00	0.00

**Play Area**

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
52. Specialty Items (Bid Item)	1.00 EA		0.00	0.00	0.00	0.00	0.00
Totals: Play Area					0.00	0.00	0.00
Total: Coverage B: Other Structures					168.77	584.45	2,214.35

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**Coverage C: Contents**

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
No apparent damage at this time							
Totals: Coverage C: Contents					0.00	0.00	0.00

**Coverage D: Additional Living Exp.**

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
Not needed at this time							
Totals: Coverage D: Additional Living Exp.					0.00	0.00	0.00

**General Conditions:**

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
Administrative duties not normally addressed by the individual trades. Xactware's position on LAB SUPERR is that they address general guidelines for large and small jobs. Typically they would allow 3-5 hrs. to obtain a permit, assign subs and provide a final review of work nearing completion. This line item doesn't allow for anything except the supervisors time. Any fees, permits, etc. would be in addition to LAB SUPERR.							
53. Residential Supervision / Project Management - per hour	24.00 HR		0.00	60.63	168.07	582.05	2,205.24
54. Taxes, insurance, permits & fees (Bid Item)	1.00 EA		0.00	0.00	0.00	0.00	0.00
<b>Common Issues to most jobs</b>							
55. Generator - 6,000 watt - portable (per day)	3.00 DA		0.00	75.00	25.98	90.00	340.98
Electric tools often exceed the limits of the exterior power outlets. Portable Generators satisfy this concern.							
56. Generator temporary power cable (per day)	3.00 DA		0.00	30.00	10.40	36.00	136.40
57. General clean - up	20.00 HR		0.00	88.32	204.02	706.56	2,676.98
58. Dumpster load - Approx. 40 yards, 7-8 tons of debris	1.00 EA		775.00	0.00	89.52	310.00	1,174.52
<i>This is for the non-roofing debris. It's for all debris other than the roofing debris included in the tear-off.</i>							
59. Tarp - all-purpose poly - per sq ft (labor and material)	3,000.00 SF		0.00	0.81	280.67	972.00	3,682.67
60a. Remove Sheathing - OSB - 1/2"	320.00 SF		1.09	0.00	40.29	139.52	528.61
60b. Sheathing - OSB - 1/2"	320.00 SF		0.00	1.99	73.56	254.72	965.08

**Mandatory Safety Regulations**



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**CONTINUED - General Conditions:**

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
61. Temporary toilet - Minimum rental charge	1.00 EA		0.00	125.00	14.43	50.00	189.43
<i>Toilet facilities shall be provided for construction workers and such facilities maintained in a sanitary condition and shall also conform to ANSI Z4.3</i>							
<i>Horizontal lifeline: An engineered horizontal lifeline system, when used as part of a PFAS, is another way to increase the area in which a worker is protected. Install the system following the manufacturer's instructions and under the supervision of a qualified person. Horizontal lifelines must be designed to maintain a safety factor of at least two (twice the impact load). For requirements for horizontal lifelines, refer to 29 CFR 1926.502(d)(8). Under the supervision of a qualified person is a common phrase found in a large number of OSHA requirements.</i>							
62. Specialty Items (Bid Item)	4.00 EA		0.00	0.00	0.00	0.00	0.00
<i>The above line item is for attaching anchors to the structure. These anchors are used to attach the lifelines to. The lifelines are what the lanyards &amp; harnesses are attached to. This is a necessary component of a Fall Restraint System.</i>							
63. Fall protection harness and lanyard - per day	18.00 DA		0.00	8.00	16.63	57.60	218.23
<i>• Part Number: 1926 • Part Title: Safety and Health Regulations for Construction • Subpart: M • Subpart Title: <b>Fall Protection</b> • Standard Number: 1926.502 • Title: <b>Fall protection systems criteria and practices.</b> • GPO Source: <u>e-CFR</u></i>							
64. Add for personal protective equipment - Heavy duty	6.00 EA		0.00	38.97	27.01	93.53	354.36
65. General Laborer - per hour	16.00 HR		0.00	88.31	163.20	565.18	2,141.34
<i>This line item is for the use of a material hoist and operator. The practice of carrying shingles up a ladder violates the 3 points of contact rule and exceeds the capacity of the ladder. You cant be safety compliant carrying shingles up a ladder. 1926.1053(b)(21) Each employee shall use at least one hand to grasp the ladder when progressing up and/or down the ladder. 1926.1053(b)(22) An employee shall not carry any object or load that could cause the employee to lose balance and fall. [55 FR 47689, Nov. 14, 1990; 56 FR 2585, Jan. 23, 1991; 56 FR 41794, Aug. 23, 1991; 79 FR 20743, July 10, 2014]</i>							
66. Two ladders with jacks and plank (per day)	3.00 DA		0.00	109.66	38.00	131.60	498.58
Scaffolding is often used for overhead protection at points of ingress & egress							
67. Scaffold - per section (per day)	4.00 DA		0.00	25.28	11.68	40.45	153.25
68. Labor to set up and take down scaffold - per section	2.00 EA		0.00	60.48	13.97	48.38	183.31
<b>Temporary Repairs</b> - Stone Water Roofing							
69. Specialty Items (Bid Item)	1.00 EA		0.00	1,500.00	173.25	600.00	2,273.25
70. Temporary fencing - 1-4 months (per month)	200.00 LF		0.00	1.85	42.74	148.00	560.74
71. Telehandler/forklift and operator	30.00 HR		0.00	105.80	366.60	1,269.60	4,810.20
72. Debris chute hopper - per week - 30" x 4' section	2.00 WK		30.05	0.00	6.94	24.05	91.09
73. Debris chute mounting hardware - per week	2.00 WK		25.00	0.00	5.78	20.00	75.78
Totals: General Conditions:					1,772.74	6,139.24	23,260.04

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**Law & Ordinance**

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
None at this time							
Totals: Law & Ordinance					0.00	0.00	0.00

**Labor Minimums Applied**

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
74. Acoustic ceiling tile labor minimum	1.00 EA		0.00	107.09	12.36	42.83	162.28
75. Electrical labor minimum	1.00 EA		0.00	155.68	17.98	62.27	235.93
Totals: Labor Minimums Applied					30.34	105.10	398.21
<b>Line Item Totals: 2022-02-25-1127</b>					<b>23,044.32</b>	<b>79,807.08</b>	<b>302,368.78</b>

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**Summary for Dwelling**

Line Item Total	199,517.38
Overhead	49,879.43
Profit	29,927.65
Comm. Rpr/Remdl Tax	23,044.32
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<b>Replacement Cost Value</b>	<b>\$302,368.78</b>
<b>Net Claim</b>	<b>\$302,368.78</b>
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